

Figure 1A

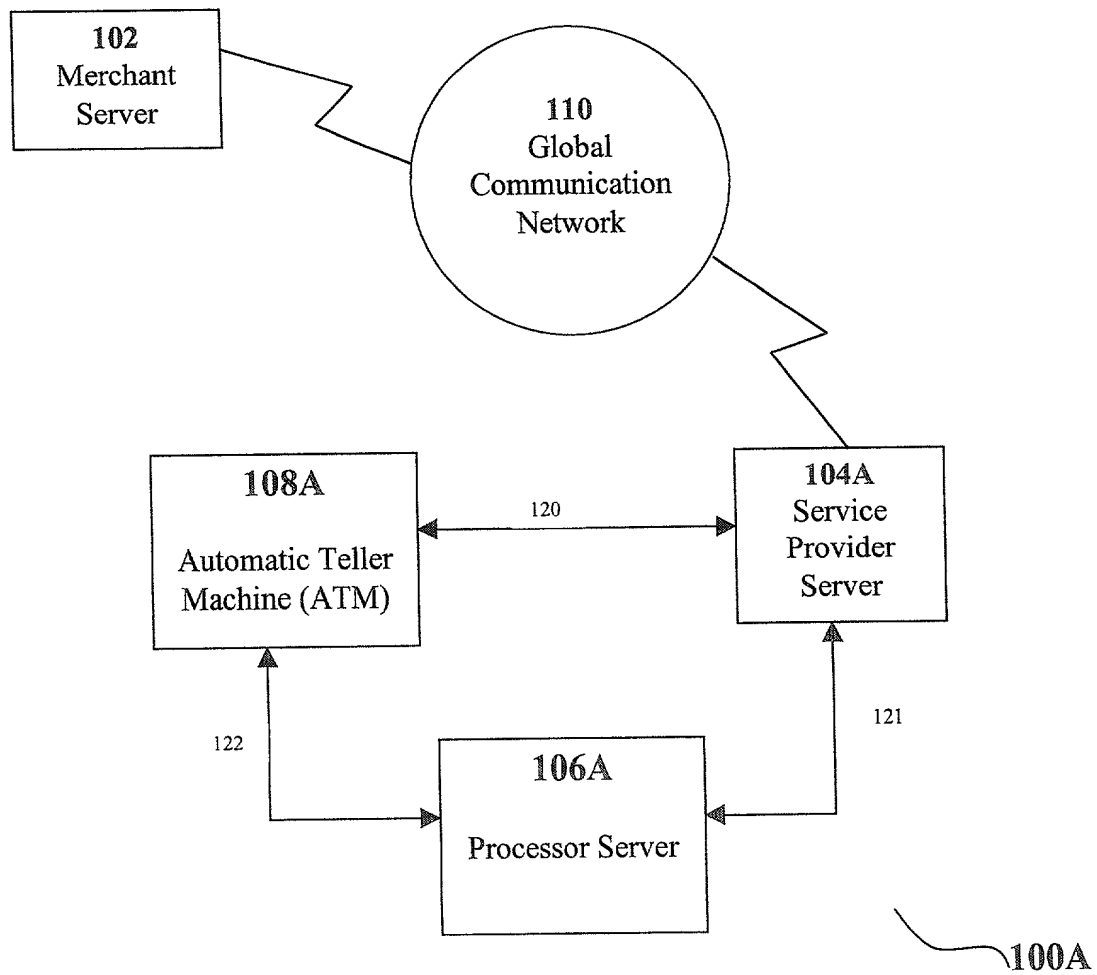


Figure 1B

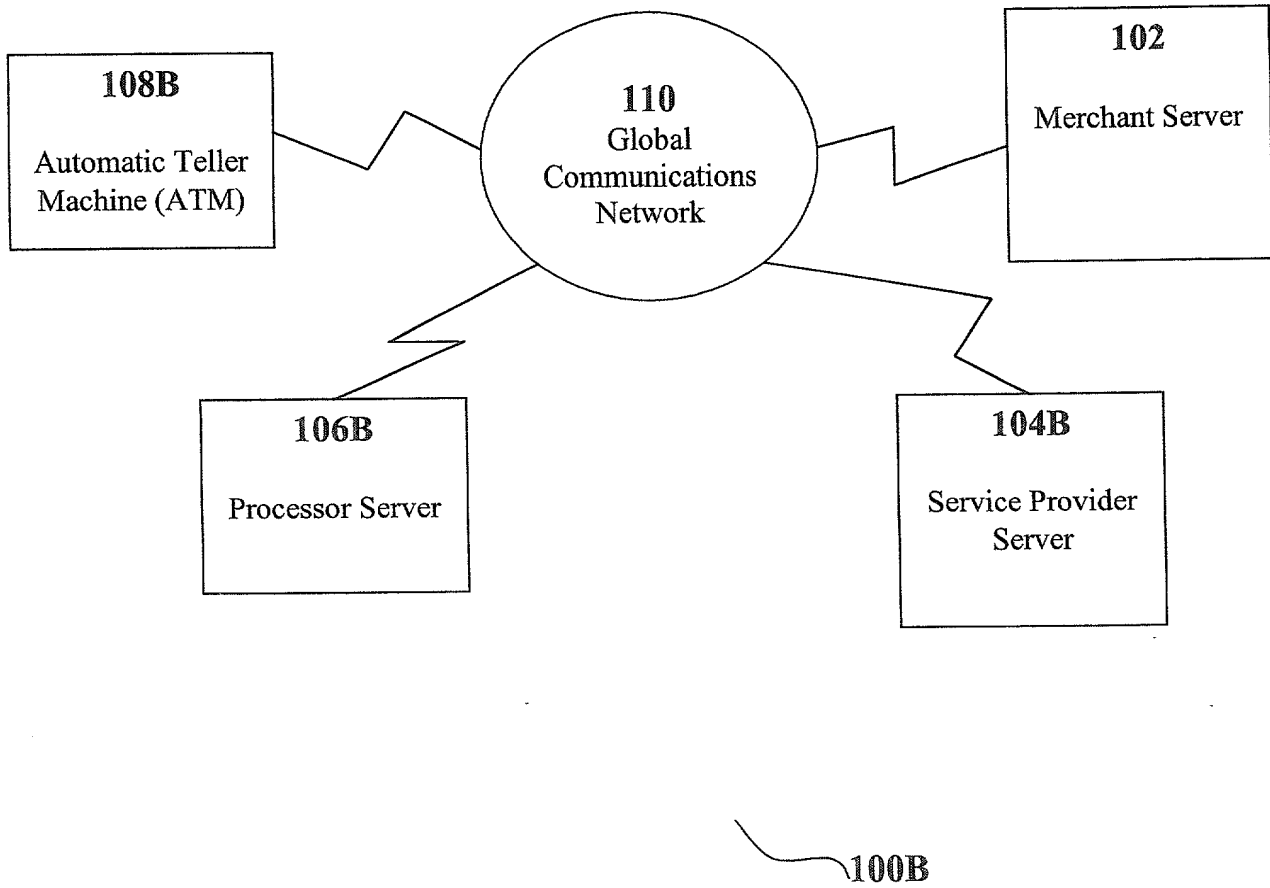
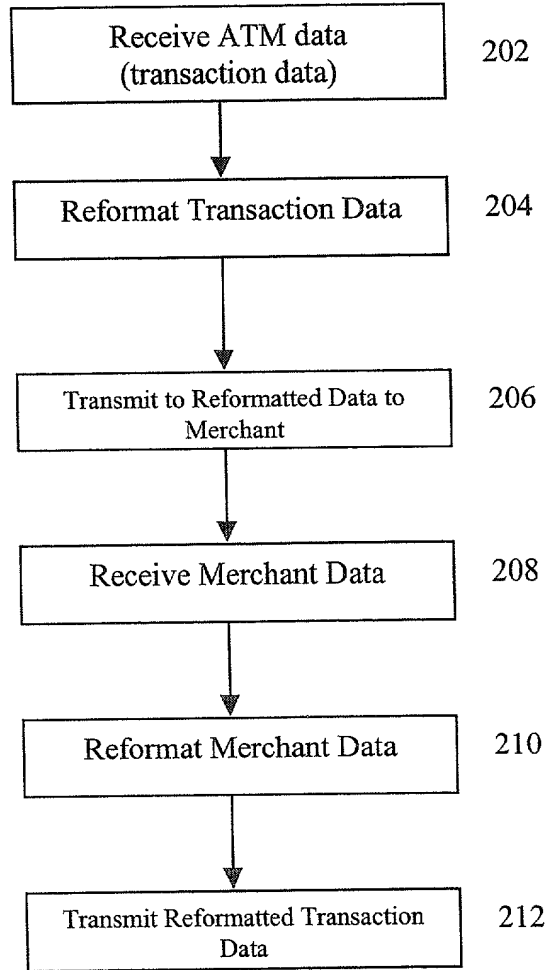


Figure 2



44632560 00000000

FIGURE 3A

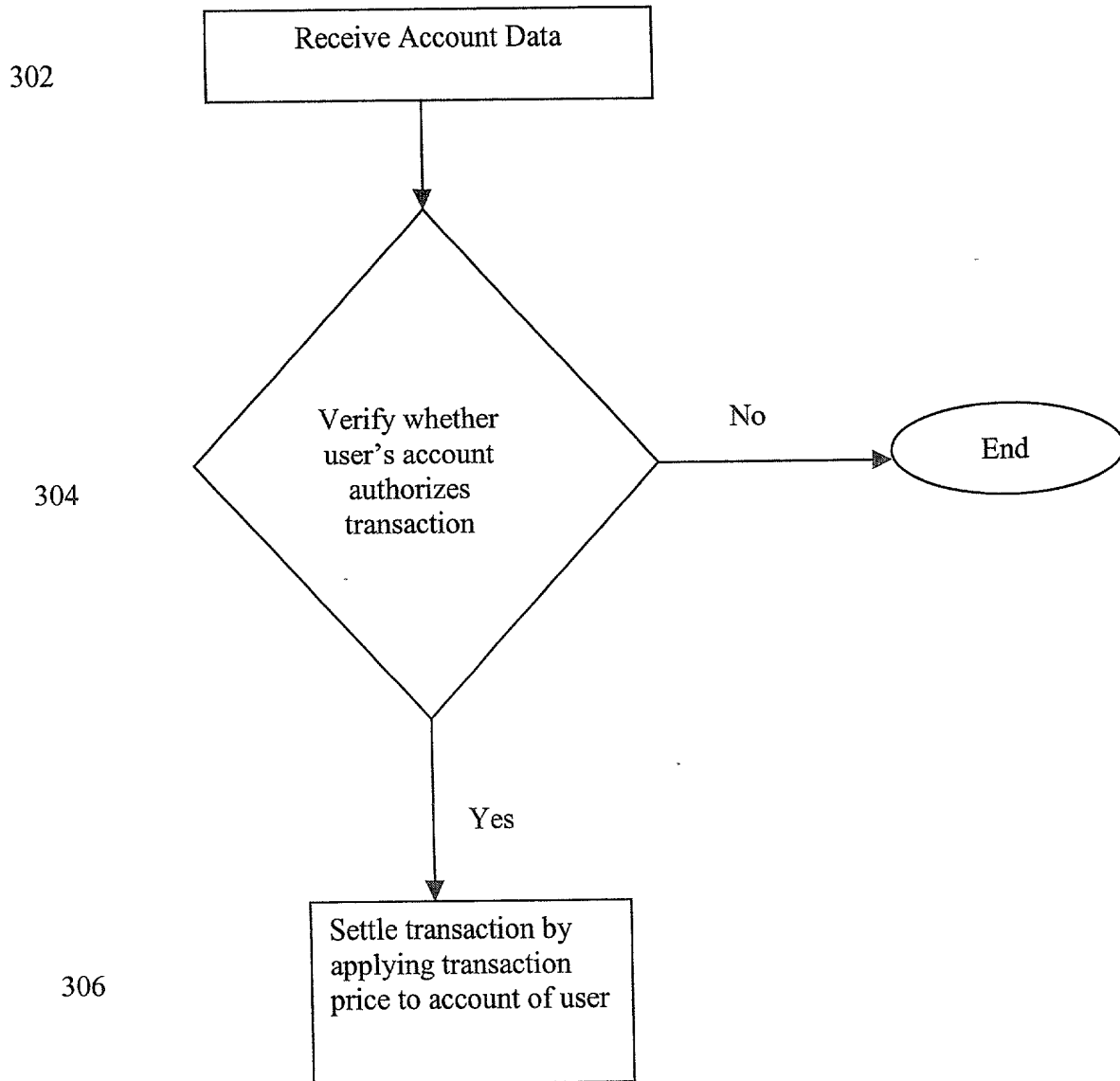


FIGURE 3B

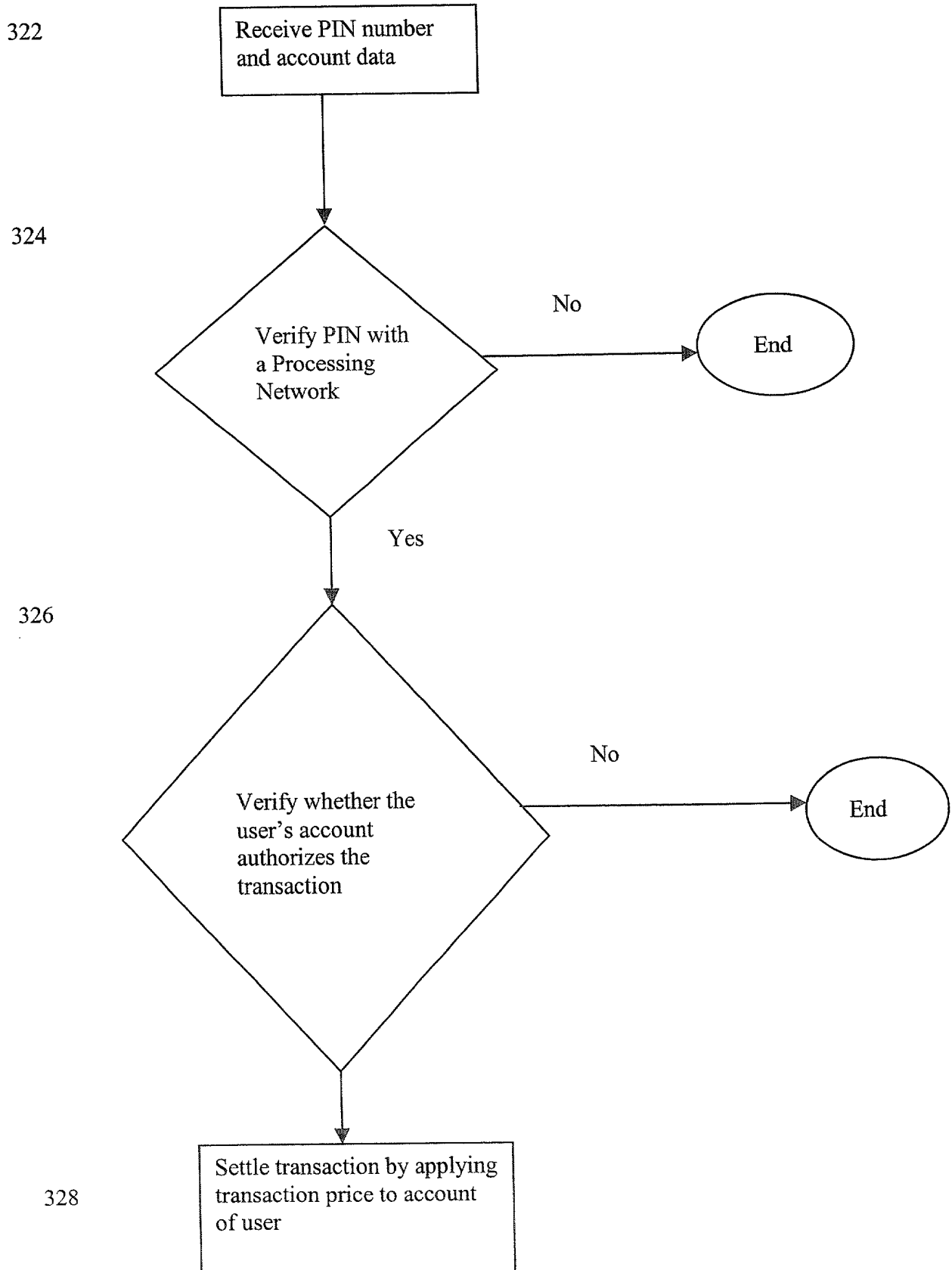
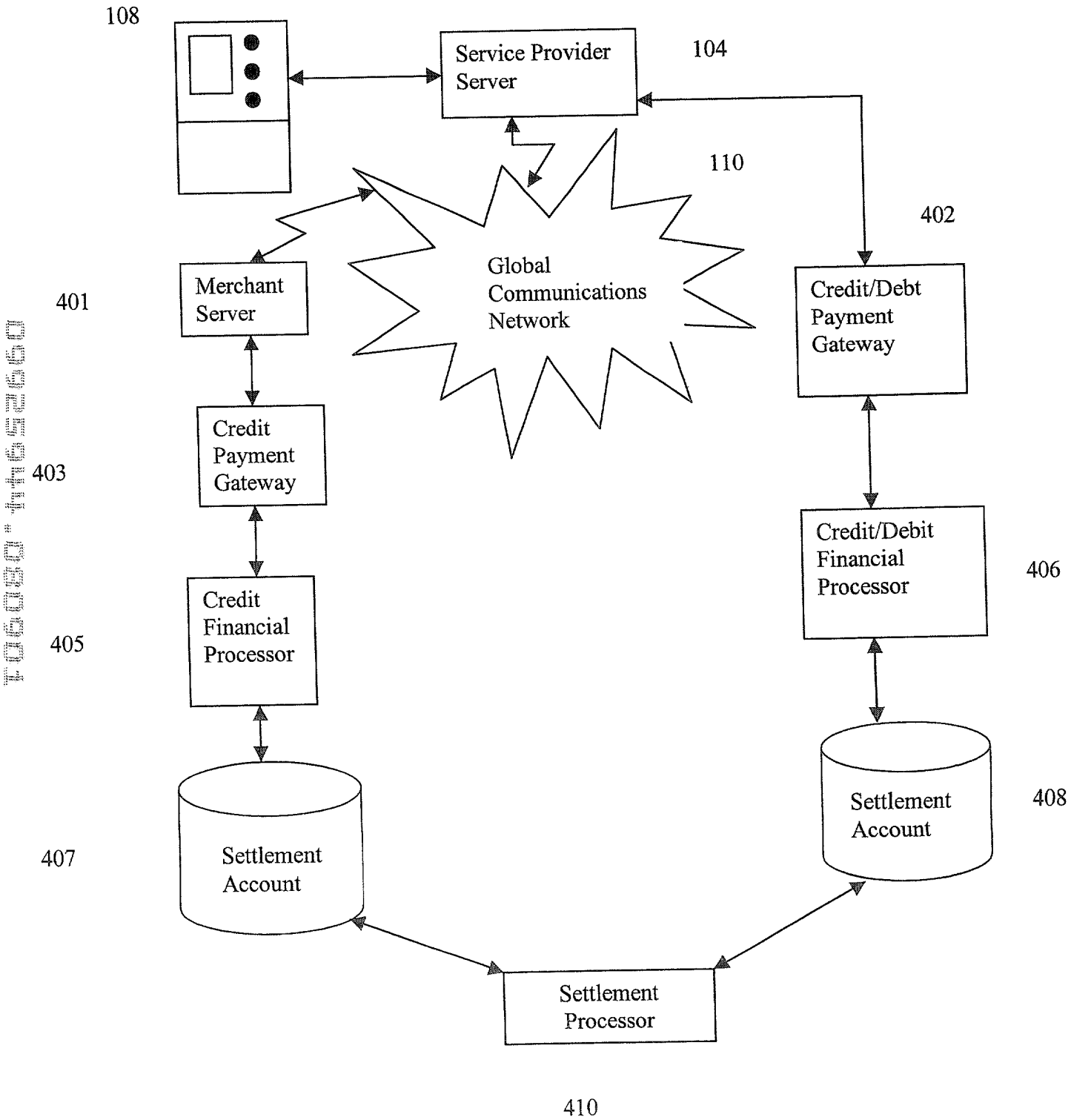


FIGURE 4



502

Shopping

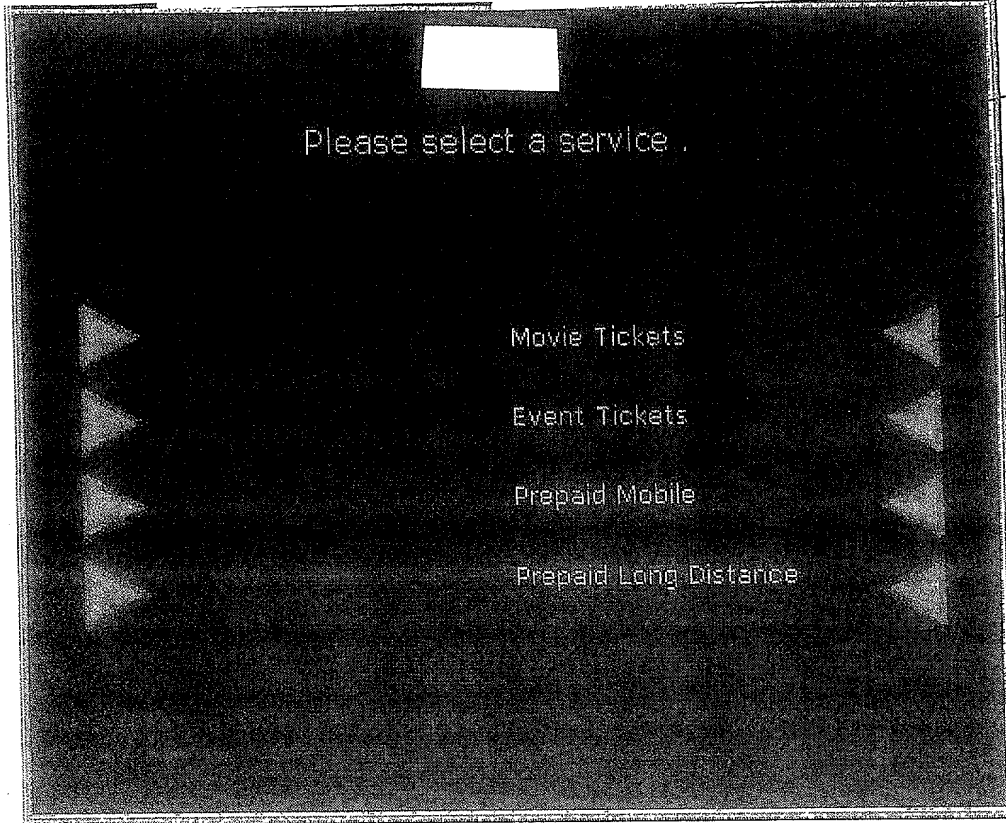
504

508

FIGURE 5

Parameter	Value
α_1	0.0000
α_2	0.0000
α_3	0.0000
α_4	0.0000
α_5	0.0000
α_6	0.0000
α_7	0.0000
α_8	0.0000
α_9	0.0000
α_{10}	0.0000
α_{11}	0.0000
α_{12}	0.0000
α_{13}	0.0000
α_{14}	0.0000
α_{15}	0.0000
α_{16}	0.0000
α_{17}	0.0000
α_{18}	0.0000
α_{19}	0.0000
α_{20}	0.0000
α_{21}	0.0000
α_{22}	0.0000
α_{23}	0.0000
α_{24}	0.0000
α_{25}	0.0000
α_{26}	0.0000
α_{27}	0.0000
α_{28}	0.0000
α_{29}	0.0000
α_{30}	0.0000
α_{31}	0.0000
α_{32}	0.0000
α_{33}	0.0000
α_{34}	0.0000
α_{35}	0.0000
α_{36}	0.0000
α_{37}	0.0000
α_{38}	0.0000
α_{39}	0.0000
α_{40}	0.0000
α_{41}	0.0000
α_{42}	0.0000
α_{43}	0.0000
α_{44}	0.0000
α_{45}	0.0000
α_{46}	0.0000
α_{47}	0.0000
α_{48}	0.0000
α_{49}	0.0000
α_{50}	0.0000
α_{51}	0.0000
α_{52}	0.0000
α_{53}	0.0000
α_{54}	0.0000
α_{55}	0.0000
α_{56}	0.0000
α_{57}	0.0000
α_{58}	0.0000
α_{59}	0.0000
α_{60}	0.0000
α_{61}	0.0000
α_{62}	0.0000
α_{63}	0.0000
α_{64}	0.0000
α_{65}	0.0000
α_{66}	0.0000
α_{67}	0.0000
α_{68}	0.0000
α_{69}	0.0000
α_{70}	0.0000
α_{71}	0.0000
α_{72}	0.0000
α_{73}	0.0000
α_{74}	0.0000
α_{75}	0.0000
α_{76}	0.0000
α_{77}	0.0000
α_{78}	0.0000
α_{79}	0.0000
α_{80}	0.0000
α_{81}	0.0000
α_{82}	0.0000
α_{83}	0.0000
α_{84}	0.0000
α_{85}	0.0000
α_{86}	0.0000
α_{87}	0.0000
α_{88}	0.0000
α_{89}	0.0000
α_{90}	0.0000
α_{91}	0.0000
α_{92}	0.0000
α_{93}	0.0000
α_{94}	0.0000
α_{95}	0.0000
α_{96}	0.0000
α_{97}	0.0000
α_{98}	0.0000
α_{99}	0.0000
α_{100}	0.0000

[NAME OF FINANCIAL INSTITUTION]



604

606

608

610

601

FIGURE 6

FOUO 44652650

NAME OF FINANCIAL INSTITUTION

PREPAID LONG DISTANCE PHONE CARDS

SELECT THE REQUIRED
CARD VALUE -----

\$ 5
15 minutes
\$ 10
40 minutes
\$ 15
1 hour
\$ 20
2 hours

702

704

706

708

710

[illegible]

701

FIGURE 7

[NAME OF FINANCIAL INSTITUTION]

PLEASE SELECT A FILM

RUGRATS IN PARIS

THE GRINCH

DUNGEONS & DRAGONS

THE 6TH DAY

BOUNCE

CHARLIE'S ANGELS

FIGURE 8

[NAME OF FINANCIAL INSTITUTION]

PLEASE SELECT
A CINEMA OR
INPUT A ZIP
CODE

REGAL
(WATERSTON DRIVE)

THE DRIVE IN
(ATM STREET)

MULTI-PLEX
(JEFFERSON AVENUE)

SHOWCASE
(RAAP ROAD)

INPUT ZIP CODE

FIGURE 9

NAME OF FINANCIAL INSTITUTION

PLEASE SELECT A SHOWING

11 AM

8 PM

1 PM

9 PM

3 PM

10 PM

6 PM

LATE SHOW

FIGURE 10

106080 44652660

1010

1012

1014

1016

1002

1004

1006

1008

NAME OF FINANCIAL INSTITUTION

HOW MANY ADULT TICKETS (\$10 each)

1108

1

5

1102

1110

2

6

1104

1112

3

1106

1114

4

10

FIGURE 11

10680-44652660

[NAME OF FINANCIAL INSTITUTION]

HOW MANY KIDS TICKETS (\$5 each)

1202

1

5

1210

1204

2

6

1212

1206

3

1214

1208

4

10

FIGURE 12

[NAME OF FINANCIAL INSTITUTION]

YOUR CINEMA TICKETS

RUGRATS IN PARIS (U) 2 ADULTS @ \$10 EACH

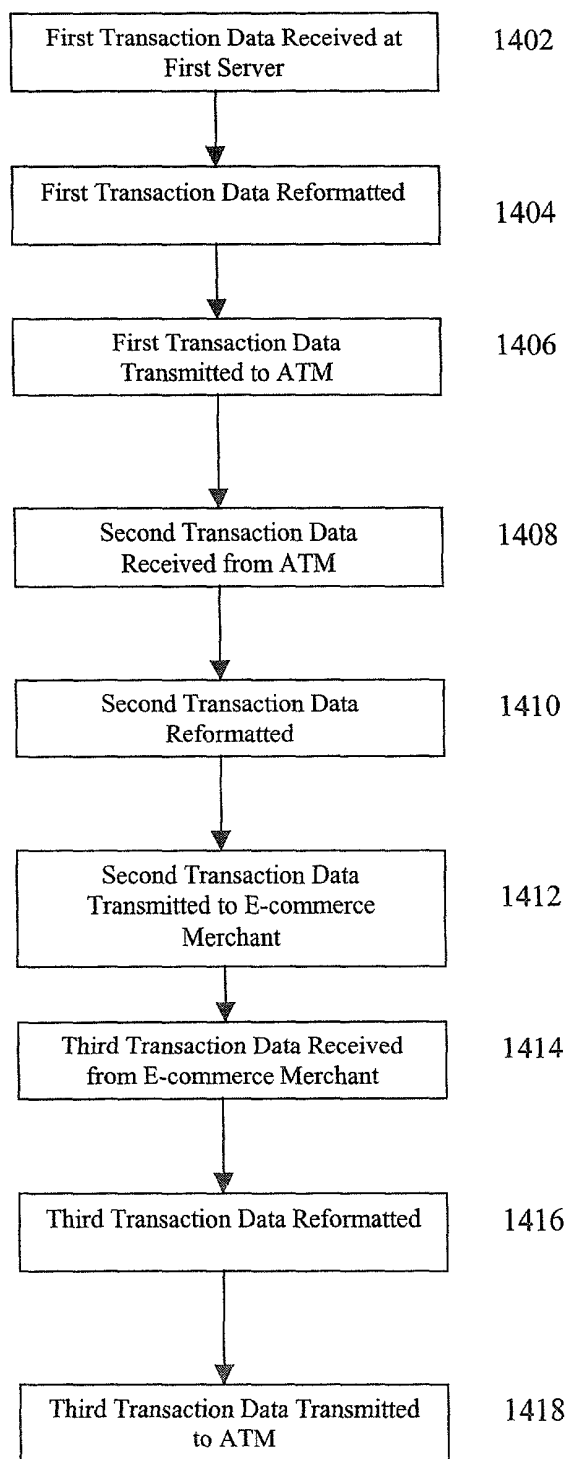
late @ THE
THE-DRIVE-IN 2 KIDS @ \$5 EACH

TOTAL : \$ 28

FO6080" 44692660

FIGURE 13

Figure 14



706080-44592660

```

1502 <tag>
1503 <vendor name="yourdotcom.com">
1504 <header>
1505 <name/>
1506 <title>Please make your selection. </title>
</header>
1507 <footer>
      www.yourdotcom.com
</footer>

1508 <serverdata>
1509 <data>
      1510 <name>ATMZIP</name>
      1511 <value>
      <data/>
</serverdata>

1512 <choice>
1513 <link>www.yourdotcom.com\gcvalue.asp</link>

1514 <label>$1 Gift </label>

1515 <data>
      <name>GCValue
      </name>
      <value>1</value>
      </data>
</choice>
1516 <choice>
1517 <link>www.yourdotcom.com\gcvalue.asp</link>
1518 <label>$2 Gift</label>
1519 <data>
      <name>GCValue
      </name>
      <value>2</value>
      </data>
</choice>
</message>
</vendor>
</tag>

```

FIGURE 15A

[illegible]

FIGURE 15C

For the above example the response expected assuming that a gift certificate of \$1 was selected.

Using HTTP Get.

www.youdotcom\GCValue.asp?value=1 1520

Using HTTP Post. 1522

<serverdata>

<link>http://www.yourdotcom\gcvalue.asp</link/>

<data>

<name>value</name>

<value>1</value>

</data>

</serverdata>

FIGURE 15 D

Table 1. Demographic characteristics of the study population	
Characteristic	Frequency (%)
Age (years)	
< 18	10 (10.0)
18-24	25 (25.0)
25-34	30 (30.0)
35-44	20 (20.0)
45-54	15 (15.0)
55-64	10 (10.0)
65-74	5 (5.0)
≥ 75	5 (5.0)
Gender	
Male	45 (45.0)
Female	45 (45.0)
Ethnicity	
White	30 (30.0)
Black	15 (15.0)
Hispanic	10 (10.0)
Asian	5 (5.0)
Other	5 (5.0)
Marital status	
Married	30 (30.0)
Single	15 (15.0)
Divorced	10 (10.0)
Widowed	5 (5.0)
Never married	5 (5.0)
Education level	
High school or less	10 (10.0)
Some college	15 (15.0)
Bachelor's degree	20 (20.0)
Master's degree	10 (10.0)
Doctorate	5 (5.0)
Other	5 (5.0)
Annual income	
< \$10,000	10 (10.0)
\$10,000-\$19,999	15 (15.0)
\$20,000-\$29,999	10 (10.0)
\$30,000-\$39,999	10 (10.0)
\$40,000-\$49,999	10 (10.0)
\$50,000-\$59,999	10 (10.0)
\$60,000-\$69,999	10 (10.0)
\$70,000-\$79,999	10 (10.0)
\$80,000-\$89,999	10 (10.0)
\$90,000-\$99,999	10 (10.0)
\$100,000+	10 (10.0)

Page requested from the ~~Merchant~~ and displayed on the ATM.

```
<?xml version="1.0" encoding="UTF-8"?>
<tag version="1.0">
  <vendor name="PHONECARD.COM"/>
  <message>
    <header>
      <name/>
      <title>PLEASE MAKE YOUR SELECTION</title>
    </header>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$10.00</label>
      <data>
        <name>value</name>
        <value>10</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$20.00</label>
      <data>
        <name>value</name>
        <value>20</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
    <choice>
      <link>http://www.phonecards.com/selection.asp</link>
      <label>$30.00</label>
      <data>
        <name>value</name>
        <value>30</value>
      </data>
      <data>
        <name>CARDNAME</name>
      </data>
      <data>
        <name>CARDNUM</name>
      </data>

      <data>
        <name>CARDEXP</name>
      </data>
    </choice>
  </message>
</tag>
```

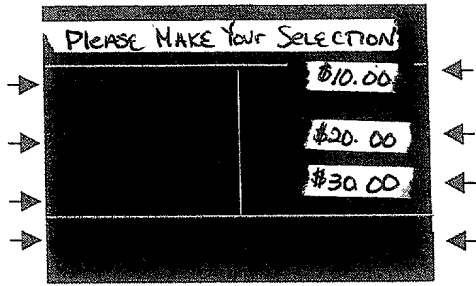


FIGURE 15 F

FIGURE 15 G

Using HTTP Get.

<http://www.phonecards.com/selection.asp?value=10>

Using HTTP Post.

1524

```
<?xml version="1.0" encoding="UTF-8"?>
< tag >
  <request>
    <data>
      <name>value</name>
      <value>10</value>
    </data>
  </request>
</ tag >
```

FIGURE 15 H

```
< tag version="1.0">
  <vendor name="PHONECARD.COM"/>
  <responsedata>
    <data>
      <name>DOTCOMTXNID</name>
      <value>87234873124</value>
    </data>
    <data>
      <name>TXNVALUE</name>
      <value>10</value>
    </data>
    <data>
      <name>ReceiptID</name>
      <value>98349098993</value>
    </data>
  </responsedata>
  <receipt>
    THANK YOU FOR USING THIS ATM <BR/> YOUR UNIQUE ID IS <BR/>98349098993
  </receipt>
</ tag >
```

1526

090544 03093
T06080"44652660

Figure 16

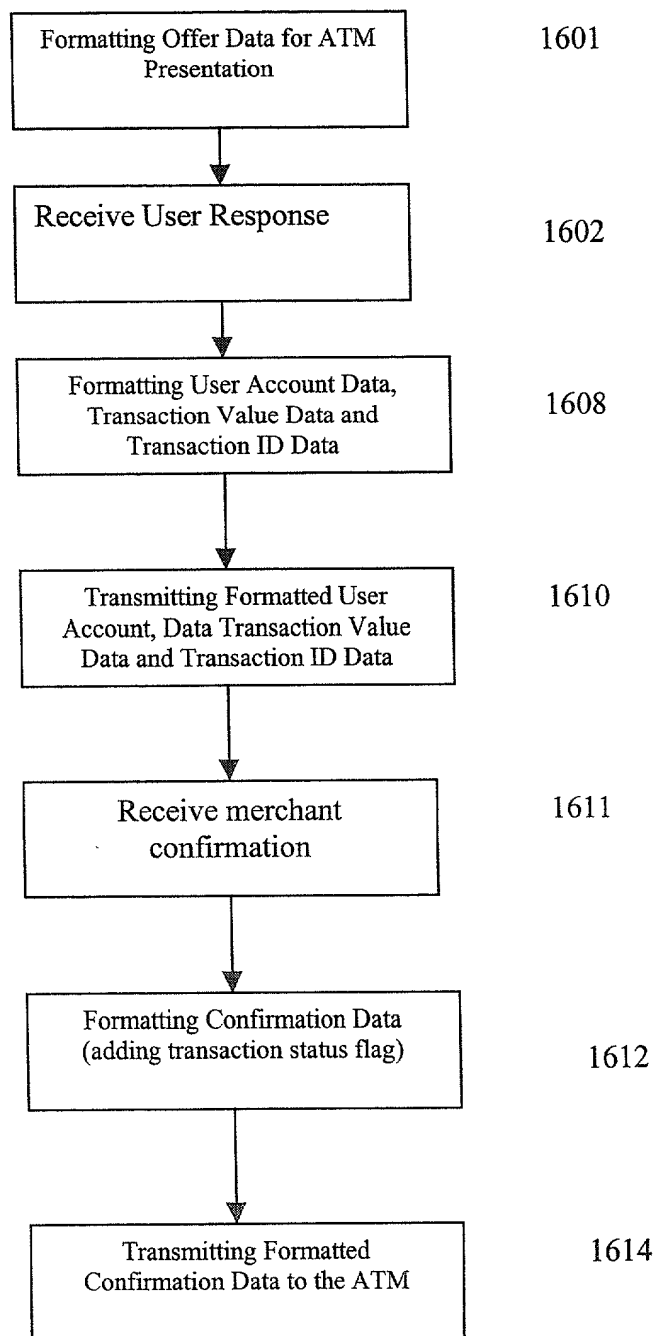


Figure 17 (step 1601)

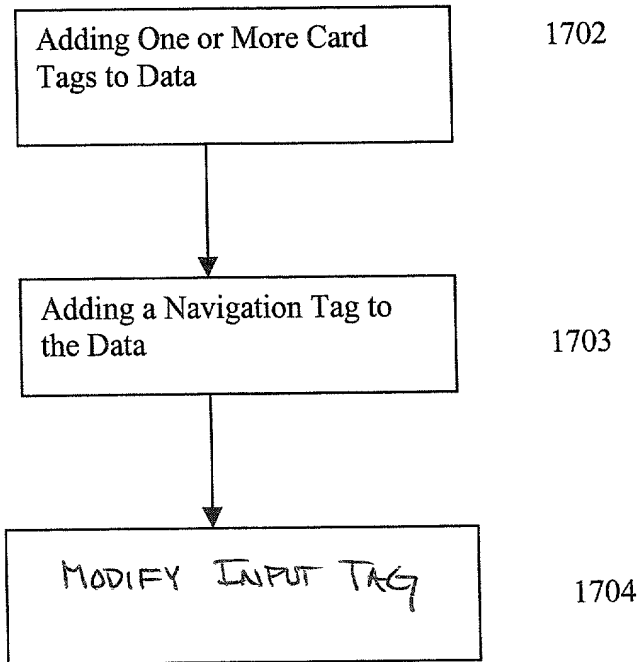


FIGURE 18A

```
<?xml version="1.0"?>
```

```
<!DOCTYPE tag>
```

```
<tag>
```

```
1002 <card id="authors"> 1001
```

```
<crt>
```

```
1004 <p align="centre" area="area1">  
      SELECT AN AUTHOR YOU ARE INTERESTED IN:  
</p>
```

```
1006 <do type="fkey1" label="JANE AUSTIN"> 1010  
      <go href="#janea"/> 1008  
</do>
```

```
<do type="fkey2" label="ARTHUR MILLAR">  
      <go href="#arthurm"/>  
</do>
```

```
</crt>
```

```
</card> 1007
```

```
1014 <card id="janea">
```

```
<crt>
```

```
<p align="centre" area="area1">
```

```
      SELECT A BOOK BY JANE AUSTIN:
```

```
</p>
```

```
<do type="fkey1" label="PRIDE & PREJUDICE">
```

```
<go
```

```
1009 href="http://www.server.com/routing.asp?atmserviceid=  
=14&tag ID=$(tag id)ATMSERVICEID=3&PWD=TBC_PASSWORD&LINK  
=http://www.raap.amazonian.com/buy.asp?bookid=japp"/>
```

```
</do>
```

```
<do type="fkey2" label="SENSE & SENSIBILITY">
```

```
<go href="
```

```
http://www.server.com/routing.asp?  
atmserviceid=14&RAAPID=$(tag id)ATMSERVICEID=3&PWD=TBC_P  
ASSWORD&LINK=https://www.tag.amazonian.com/buy.asp?book  
id=jass"/>
```

```
</do>
```

```
<do type="fkey5" label="AUTHORS">
```

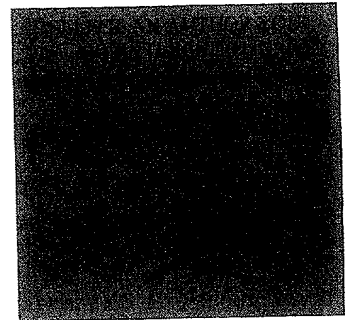
```
<go href="#authors"/>
```

```
</do>
```

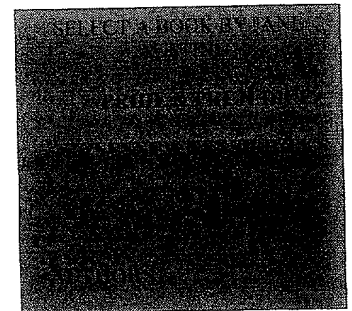
```
</crt>
```

```
</card>
```

```
<card id="arthurm">
```



1011



1012

T06080"44652660

<p align="left" area="area1">

</tag>

1930

```
<?xml version="1.0"?>
```

<rap>

```
<txnstatus dotcomtxnid="231231231"  
txnserialnumber="4922" raaptxnid="1234567"  
type="authorize"/>
```

1932

<p area="area1" align="center">

1936

1937

</crt>

1934

AMAZONIAN BOOKS CORP

<p align="left">

PLEASE PRESENT THIS RECEIPT TO THE WAREHOUSE

RECEIPT ID:023923782

</p>

<p align="left">

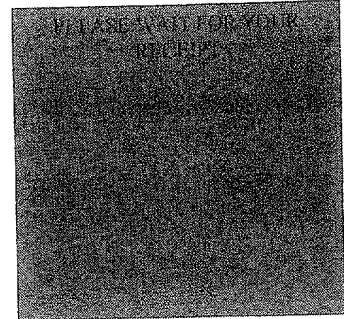
PLEASE BUY ANOTHER BOOK

</p>

</rcpt>

</card>

</raap>



AMAZONIAN BOOKS CORP

PLEASE PRESENT THIS
RECEIPT TO THE
WAREHOUSE
RECEIPT ID: 023923782

PLEASE BUY ANOTHER
BOOK